

WHAT IS CLAIMED IS:

1. A method, comprising:
  - identifying a rewards sponsor, wherein said rewards sponsor is a member of a network marketing hierarchy, said rewards sponsor associated with a rewards account;
  - identifying terms of a rewards plan, including terms indicating a number of rewards points to be distributed by said rewards sponsor;
  - receiving information from said rewards sponsor indicating a selection of a participant to include in said rewards plan, wherein said participant is a member of said network marketing hierarchy; and
  - establishing said rewards plan.
2. The method of claim 1, wherein said identifying a rewards sponsor further comprises:
  - identifying subscription terms associated with said rewards sponsor;
  - determining if said subscription terms authorize said rewards sponsor to establish a rewards plan; and
  - offering said rewards sponsor revised subscription terms if said rewards sponsor was not previously authorized to establish a rewards plan.
3. The method of claim 1, further comprising:
  - identifying a number of rewards points in said rewards account of said rewards sponsor, said number of rewards points including a number of funded rewards points and a number of unfunded rewards points.
4. The method of claim 3, wherein said identifying a number of rewards points further comprises:
  - charging an amount to a financial account of said rewards sponsor to purchase an additional number of funded rewards points.

5. The method of claim 1, further comprising:  
identifying subscription terms associated with said rewards sponsor;  
charging an amount to a financial account of said rewards sponsor to purchase a number of funded rewards points, said amount determined at least in part on said subscription terms.
6. The method of claim 5, further comprising:  
providing said rewards sponsor with a number of unfunded rewards points, said number of unfunded rewards points determined based on said subscription terms.
7. The method of claim 5, further comprising:  
providing said rewards sponsor with a number of unfunded rewards points, said number of unfunded rewards points determined based on at least one of: a position of said rewards sponsor in said network marketing hierarchy; said subscription terms; and a credit rating of said rewards sponsor.
8. The method of claim 1, wherein said identifying terms of a rewards plan further comprises determining a type of said rewards plan, said type including at least one of: a time vesting plan; a performance vesting plan; an instant plan; and a deferred plan.
9. The method of claim 1, wherein said establishing said rewards plan further comprises:  
determining that said rewards sponsor account balance includes a number of rewards points which are less than a number of points to be paid to said participant under the terms of said rewards plan; and  
receiving authorization from said rewards sponsor to increase said number of rewards points by charging an amount to a financial account of said rewards sponsor.

10. The method of claim 1, further comprising:  
notifying said participant of said rewards plan and said terms.
11. The method of claim 1, further comprising:  
monitoring activity of said participant to determine whether said participant qualifies for a rewards point distribution under said rewards plan.
12. The method of claim 11, further comprising:  
reminding said participant of terms of said rewards plan if said monitoring indicates that said participant has not qualified for a rewards point distribution under said rewards plan.
13. The method of claim 11, wherein said monitoring includes receiving data from an entity associated with operations of said network marketing hierarchy.
14. The method of claim 11, further comprising:  
transferring a number of rewards points from said rewards sponsor account to a participant account if said participant qualifies for a reward.
15. The method of claim 14, further comprising:  
receiving a fulfillment request from said participant, said fulfillment request including information identifying an item and a point value of said item; and  
identifying a vested point balance of said participant account.
16. The method of claim 15, further comprising:  
determining that said vested point balance is greater than said point value of said item;  
deducting a number of vested points equal to said point value from said participant account; and

providing said item to said participant.

17. The method of claim 15, further comprising:  
determining that said vested point balance is less than said point value of said item;  
receiving authorization from said participant to purchase additional rewards points by charging an amount to a financial account of said participant;  
deducting a number of points from said participant account; and  
providing said item to said participant.
18. The method of claim 15, wherein said item is at least one of: (a) an item to be resold by said participant; (b) an item to be distributed by said participant as a sample; (c) an item for said participant's personal use; and (d) a gift item.
19. The method of claim 15, wherein said item is an item selected from a rewards catalog, said rewards catalog including items selected by at least one of a network marketing entity and said rewards sponsor.
20. The method of claim 1, wherein said identifying terms of a rewards plan further comprises:  
identifying a number of co-funded points to be awarded by a second reward sponsor.
21. A method for administering a rewards program in a marketing hierarchy including at least a first and a second participant, the method comprising:  
receiving a request from said first participant to establish a rewards plan benefiting said second participant;  
identifying an activity motivated by said rewards plan, said motivated activity including at least one of a performance activity and a vesting activity;

identifying a rewards level to be paid to said second participant if said motivated activity is performed; and

transferring points equal to said rewards level from an account of said first participant to an account of said second participant if said second participant performs said motivated activity.

22. The method of claim 21, wherein said first and second participants are sales representatives of a network marketing entity and wherein said second participant is in a downline of said first participant.

23. The method of claim 21, wherein said receiving a request further comprises: confirming that said first participant is eligible to establish a rewards plan.

24. The method of claim 21, wherein said receiving a request further comprises: determining that said first participant is not eligible to establish a rewards plan; offering said first participant eligibility; and receiving payment from said first participant in exchange for eligibility to establish said rewards plan.

25. The method of claim 21, wherein said transferring points further comprises: transferring a number of funded points and a number of unfunded points.

26. The method of claim 25, wherein said unfunded points are associated with said first participant and are caused to be funded when said second participant redeems said unfunded points.

27. The method of claim 21, further comprising: receiving, from said second participant, a request to redeem points from an account of said second participant to acquire an item; and

determining that a balance of said account of said second participant has sufficient vested points to acquire said item.

28. The method of claim 21, further comprising:

receiving a request to redeem points from an account of said second participant to acquire an item;

determining that a balance of said account of said second participant has insufficient vested points to acquire said item; and

charging an amount to a financial account of said second participant to allow said second participant to acquire said item.

29. The method of claim 21, wherein said network marketing hierarchy further includes a third participant, the method further comprising:

receiving a request from said second participant to establish a second rewards plan benefiting said third participant.

30. The method of claim 29, further comprising:

transferring points from an account of said second participant to an account of said third participant based on said second rewards plan, said points including funded and unfunded points associated with said first and second participants.

31. The method of claim 30, further comprising:

determining that said second participant is no longer a member of said network marketing hierarchy;

charging a financial account of said second participant an amount to fund unfunded points associated with said second participant; and

refunding any remaining points in an account of said second participant to said account of said first participant.

32. The method of claim 30, further comprising:  
determining that said second participant is no longer a member of said network marketing hierarchy;  
charging a financial account of said second participant an amount to fund unfunded points associated with said second participant; and  
canceling any remaining points in an account of said second participant.
33. The method of claim 30, further comprising:  
receiving a request to redeem points from an account of said third participant to acquire an item;  
determining that a balance of said account of said third participant has sufficient vested points to acquire said item;  
determining that said vested points include unfunded points associated with said first participant and unfunded points associated with said second participant; and  
causing said first and second participants to fund said unfunded points.
34. A method for receiving a reward, comprising:  
establishing a rewards account with a rewards system;  
receiving notification of enrollment in a rewards plan, said rewards plan including terms identifying a motivated activity and a rewards amount;  
performing said motivated activity; and  
receiving said rewards amount in the form of rewards points deposited in said rewards account, said rewards points including both funded and unfunded points.
35. The method of claim 34, wherein said rewards system is operated on behalf of a network marketing entity, said network marketing entity having a network marketing hierarchy, said rewards plan established by a first participant in said network marketing hierarchy to benefit at least a second participant in said network marketing hierarchy.

36. The method of claim 34, wherein said rewards points further include both vested and unvested points.

37. The method of claim 36, further comprising:  
receiving confirmation that a portion of said rewards points may be redeemed for an item, said portion equal to a total of said vested points.

38. The method of claim 37, further comprising:  
completing a survey prior to redeeming said portion of said rewards points for said item.

39. A rewards device, comprising:  
a processor; and  
a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:  
identify a rewards sponsor, wherein said rewards sponsor is a member of a network marketing hierarchy;  
identify a number of rewards points in an account of said rewards sponsor;  
identify terms of a rewards plan, including terms indicating a number of rewards points to be distributed by said rewards sponsor;  
receive information from said rewards sponsor indicating a selection of a participant to include in said rewards plan, wherein said participant is a member of said network marketing hierarchy; and  
establish said rewards plan.

40. A rewards system, comprising:  
a first participant device;  
a second participant device;



a rewards system server storing a first participant account and a second participant account, said first participant account including funded points and unfunded points;

said first participant device in communication with said rewards system server to establish a rewards plan to benefit a participant associated with said second participant device, said rewards plan identifying a motivated activity and a rewards amount to be paid from said first participant account; and

said second participant device in communication with said rewards system server to receive information regarding said rewards plan.

41. A medium storing instructions adapted to be executed by a processor to perform a method to administer a rewards plan, said method comprising:

identifying a rewards sponsor, wherein said rewards sponsor is a member of a network marketing hierarchy;

identifying a number of rewards points in an account of said rewards sponsor;

identifying terms of a rewards plan, including terms indicating a number of rewards points to be awarded by said rewards sponsor;

receiving information from said rewards sponsor indicating a selection of a participant to include in said rewards plan, wherein said participant is a member of said network marketing hierarchy; and

establishing said rewards plan.

42. A method for participating in a rewards plan as a rewards sponsor, comprising:

identifying that a rewards participant has completed an activity associated with a rewards plan established by said rewards sponsor, said completion of said activity obligating said rewards sponsor to transfer a number of rewards points to an account of said rewards participant;

identifying that said number of rewards points include both funded and unfunded rewards points associated with said rewards sponsor; and

charging an amount to a financial account associated with said rewards sponsor to fund said unfunded rewards points.

43. A method for participating in a rewards plan as a rewards sponsor, comprising:
- identifying that a rewards participant has completed an activity associated with a rewards plan established by said rewards sponsor, said completion of said activity obligating said rewards sponsor to transfer a number of rewards points to an account of said rewards participant;
  - identifying that said number of rewards points include both vested and unvested rewards points associated with said rewards sponsor; and
  - transferring said number of rewards points to an account of said rewards participant.